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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 216 Haddon Avenue, Suite 406 Westmont, NJ 08108 Main Phone: 609-250-0700 dcarlon@kmllawgroup.com Attorneys for Secured Creditor Toyota Motor Credit Corporation

In Re:

Kristina L. Rubin,

Debtor.

OITO4715 CHILLIAN OF NO.

Order Filed on January 4, 2019 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 17-20460 KCF

Adv. No.:

Hearing Date: 12/12/18 @ 9:00 a.m.

Judge: Katherine C. Ferguson

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: January 4, 2019

Honorable Kathryn C. Ferguson United States Bankruptcy Judge (Page 2)

Debtor: Kristina L. Rubin Case No: 17-20460 KCF

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Toyota Motor Credit Corporation, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to vehicle 2016 TOYOTA COROLLA, VIN:2T1BURHE2GC534215, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Marc C. Capone, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of December 13, 2018, Debtor has cured the post-petition arrears; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular payments are to resume December 28, 2018, directly to Secured Creditor TMCC P.O. Box 4102, Carol Stream, IL 60197-4102; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly payments are not made within thirty (30) days of the date said payment is due, or at the termination of the lease terms, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.